

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

|                           |   |                          |
|---------------------------|---|--------------------------|
| UNITED STATES OF AMERICA, | ) |                          |
|                           | ) |                          |
| Plaintiff,                | ) | CIVIL NO.: 1:11-cv-00044 |
|                           | ) |                          |
| vs.                       | ) |                          |
|                           | ) |                          |
| JOHN R. WATKINS, JR. and  | ) |                          |
| JEANETTE A. WATKINS,      | ) |                          |
|                           | ) |                          |
| Defendants.               | ) |                          |

JUDGMENT

AND NOW, to wit, this 18th day of March, 2013, after presentation and consideration of the foregoing Motion for Default Judgment in Mortgage Foreclosure and Deficiency Judgment, heretofore filed by Plaintiff, the United States of America, IT IS HEREBY ORDERED that said Motion is GRANTED.

IT IS FURTHER ORDERED that an *in rem* judgment in mortgage foreclosure and an *in personam* judgment are entered against Defendants in favor of Plaintiff, as follows:

|                                      |                    |
|--------------------------------------|--------------------|
| Principal                            | \$ 24,870.36       |
| Interest to 03/07/13                 | \$ 5,658.44        |
| Interest Credit Subject to Recapture | \$ 6,866.31        |
| Fees Charged                         | \$ <u>5,586.58</u> |
| Total                                | \$ 42,981.69       |

together with interest from March 7, 2013, at the contractual rate of 8.5% per annum to the date of judgment, plus interest from the date of judgment at the legal rate, reasonable attorneys' fees and collection costs.

It is further ORDERED that the subject property hereby shall be and is exposed for sale for the purpose of satisfying Plaintiff's judgment.

It is further ORDERED that Plaintiff be paid the amount adjudged to be due and owing Plaintiff, with interest thereon to the time of such payment, together with the costs and expenses incurred by this action and by any sale of the subject Property.

It is further ORDERED that a deficiency judgment is entered against Defendants for the remaining balance due Plaintiff on the Note after deduction of monies, if any, recovered from the sale of the Property.

s/Sean J. McLaughlin

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United States District Judge